

**Information to identify the case:**

Debtor 1	<u>Gary Stilwell Sr.</u>	Social Security number or ITIN	xxx-xx-9524
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amy Stilwell</u>	Social Security number or ITIN	xxx-xx-1382
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-20291-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary Stilwell Sr.

Amy Stilwell  
aka Amy Rosenfeld

7/19/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gary Stilwell, Sr.  
Amy Stilwell  
Debtors

Case No. 19-20291-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 19, 2022

User: admin  
Form ID: 3180W

Page 1 of 6  
Total Noticed: 115

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gary Stilwell, Sr., Amy Stilwell, 27 Fennel Ct, Manchester Township, NJ 08759-5171
cr	++ M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 address filed with court:, M&T Bank, 475 Crosspoint, Getzville, NY 14068
518258862	Comenitycapital/hgsdis, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
518258879	+ Monmouth County Postal, 171 Broad St, Red Bank, NJ 07701-2099
518258892	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
518258900	+ Synch/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 19 2022 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 19 2022 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: laura@redbanklaw.com	Jul 19 2022 20:48:00	Monmouth County Postal Employees Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
518334629	Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518258834	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:43	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518258835	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:55	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
518258837	+ EDI: BANKAMER.COM	Jul 20 2022 00:53:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518258836	+ EDI: BANKAMER.COM	Jul 20 2022 00:53:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518258838	+ EDI: CAPITALONE.COM	Jul 20 2022 00:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518258839	+ EDI: CAPITALONE.COM	Jul 20 2022 00:53:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518347061	Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518258843	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217

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518258842	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518258845	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
518258844	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518377836	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518258846	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518258847	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
518258849	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
518258848	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 6407, Sioux Falls, SD 57117-6407
518258850	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518258851	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518258852	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518258853	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	Comenity Bank/Ann Taylor, Po Box 182789, Columbus, OH 43218-2789
518258855	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
518258854	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518258856	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258857	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Comenity/MPRC, Po Box 965007, Orlando, FL 32896-5007
518258861	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
518258860	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518258859	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	Comenitybank/trwrds, Po Box 182789, Columbus, OH 43218-2789
518258858	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	Comenitybank/trwrds, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518258863	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	Comenitycapital/hgsdis, Po Box 182120, Columbus, OH 43218-2120
518258865	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	Comenitycapital/zlotlt, Po Box 182120, Columbus, OH 43218-2120
518258864	+ EDI: WFNNB.COM	Jul 20 2022 00:53:00	Comenitycapital/zlotlt, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518258870	EDI: DISCOVER.COM	Jul 20 2022 00:53:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518258871	EDI: DISCOVER.COM		

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		Jul 20 2022 00:53:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
518258868	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518258869	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518258873	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Dsnb Bloomingdales, 9111 Duke Blvd, Mason, OH 45040
518258872	+ EDI: CITICORP.COM	Jul 20 2022 00:53:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
518378850	EDI: Q3G.COM	Jul 20 2022 00:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518258867	+ EDI: NAVIENTFKASMDOE.COM	Jul 20 2022 00:53:00	Dept of Ed / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
518258866	+ EDI: NAVIENTFKASMDOE.COM	Jul 20 2022 00:53:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
518268987	EDI: DISCOVER.COM	Jul 20 2022 00:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518325911	+ Email/Text: Hcabanruptcy-courtntices@hcamerica.com	Jul 19 2022 20:49:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
518258874	EDI: IRS.COM	Jul 20 2022 00:53:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518258840	EDI: JPMORGANCHASE	Jul 20 2022 00:53:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518258841	EDI: JPMORGANCHASE	Jul 20 2022 00:53:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
518307554	+ Email/Text: RASEBN@raslg.com	Jul 19 2022 20:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518258875	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 19 2022 20:48:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518258876	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 19 2022 20:48:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
518368583	Email/PDF: resurgentbknofications@resurgent.com	Jul 19 2022 20:59:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518258878	Email/Text: camanagement@mtb.com	Jul 19 2022 20:48:00	M&T Credit Services, 1 Fountain Plz Fl 4, Buffalo, NY 14203
518258877	Email/Text: camanagement@mtb.com	Jul 19 2022 20:48:00	M&T Credit Services, Attn: Bankruptcy, Po Box 1288, Buffalo, NY 14240
518365752	+ Email/Text: camanagement@mtb.com	Jul 19 2022 20:48:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
518363269	Email/Text: laura@redbanklaw.com	Jul 19 2022 20:48:00	Monmouth County Postal Employees Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
518360675	EDI: NAVIENTFKASMSERV.COM	Jul 20 2022 00:53:00	NAVIENT, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
518258880	+ EDI: NAVIENTFKASMSERV.COM	Jul 20 2022 00:53:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518258881	+ EDI: NAVIENTFKASMSERV.COM	Jul 20 2022 00:53:00	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655

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518375883	EDI: NAVIENTFKASMDOE.COM	Jul 20 2022 00:53:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518258883	+ Email/Text: bnc@nordstrom.com	Jul 19 2022 20:48:19	Nordstrom FSB, 13531 E Caley Ave, Englewood, CO 80111-6505
518258882	+ Email/Text: bnc@nordstrom.com	Jul 19 2022 20:48:24	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
518258887	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2022 20:48:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518258889	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2022 20:48:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
518363914	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2022 20:48:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
518258888	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2022 20:48:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
518258886	Email/Text: Bankruptcy.Notices@pnc.com	Jul 19 2022 20:48:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518376074	EDI: PRA.COM	Jul 20 2022 00:53:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
518670666	EDI: PRA.COM	Jul 20 2022 00:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518670667	EDI: PRA.COM	Jul 20 2022 00:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518377960	EDI: PRA.COM	Jul 20 2022 00:53:00	Portfolio Recovery Associates, LLC, c/o Banana Republic Visa, POB 41067, Norfolk VA 23541
518258885	+ Email/Text: Bankruptcy@pinnaclefcu.com	Jul 19 2022 20:48:00	Pinnacle Fed Cr Un, 135 Raritan Center, Edison, NJ 08837-3645
518258884	+ Email/Text: Bankruptcy@pinnaclefcu.com	Jul 19 2022 20:48:00	Pinnacle Fed Cr Un, 135 Raritan Center Pkwy, Edison, NJ 08837-3645
518364415	EDI: Q3G.COM	Jul 20 2022 00:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518364411	EDI: Q3G.COM	Jul 20 2022 00:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518258890	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 19 2022 20:49:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
518258891	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 19 2022 20:49:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
518313314	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 19 2022 20:49:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518258893	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258894	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Syncb Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005
518258897	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Syncb/Jewelry TV, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258898	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Syncb/Jewelry TV, Po Box 965036, Orlando, FL 32896-5036
518258899	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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518258895	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Syncb/car Care Mavis T, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258896	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Syncb/car Care Mavis T, C/o Po Box 965036, Orlando, FL 32896-0001
518258902	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
518372789	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518258901	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518261172	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518258903	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258904	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/Banana Republic, Po Box 965005, Orlando, FL 32896-5005
518258905	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258906	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/Care Credit, P.o. Box 965005, Orlando, FL 32896-5005
518258907	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258908	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
518258909	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258910	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/PC Richard, C/o Po Box 965036, Orlando, FL 32896-0001
518258912	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/QVC, Po Box 965005, Orlando, FL 32896-5005
518258911	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258913	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258914	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/ShopNBC, Po Box 965005, Orlando, FL 32896-5005
518258916	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
518258915	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518258917	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258918	+ EDI: RMSC.COM	Jul 20 2022 00:53:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
518335718	+ Email/Text: bncmail@w-legal.com	Jul 19 2022 20:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518258920	+ EDI: WTRRN BANK.COM	Jul 20 2022 00:53:00	Tnb-Visa (TV) / Target, Po Box 673, Minneapolis, MN 55440-0673

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518258919 + EDI: WTRRN BANK.COM

Jul 20 2022 00:53:00

Tnb-Visa (TV) / Target, C/O Financial & Retail  
Services, Mailstop BV PO Box 9475, Minneapolis,  
MN 55440-9475

TOTAL: 109

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC Formerly Known (FKA) as Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. Smillie	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
Kevin Gordon McDonald	on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Michael R. DuPont	on behalf of Creditor Monmouth County Postal Employees Credit Union dupont@redbanklaw.com lori@redbanklaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr.	on behalf of Debtor Gary Stilwell Sr. courtdocs@oliverandlegg.com, R59915@notify.bestcase.com
William H. Oliver, Jr.	on behalf of Joint Debtor Amy Stilwell courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 9